



P.O. Box 30285
Salt Lake City, UT 84130-0285

JOSEPH [REDACTED]
[REDACTED]

Re: Your account number ending in [REDACTED]
Creditor: Capital One Bank (USA), N.A.

Dear JOSEPH [REDACTED]

Thank you for contacting Capital One® regarding your account. Unfortunately, we cannot approve a credit line increase for the following reason(s):

- This Capital One account is not currently eligible for a credit line increase upon request. We're reviewing our policy for increasing credit limits. While we do this, we won't be able to offer you more credit.

We regret any inconvenience and look forward to continuing to serve you. Please keep in mind the great benefits your card offers, like 24/7 online account management that allows you to change your payment due date, make online payments, and set up e-mail or text alerts to notify you when you approach your credit limit. To manage your account online, go to www.capitalone.com.

If you have any questions about this decision, please give us a call at 1-800-955-7070. Thank you for being our customer.

Sincerely,

Capital One Customer Care Team

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Jicheng Xie

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